

New Health Care Reform Provision: Young Adults

Written by Mike Honda
Monday, 27 September 2010 13:21

Young adults are the largest uninsured group in America—nearly one in three young Americans currently does not have health insurance. Until now, many young people lost coverage at age 19 when they graduated from high school or a few years later when they graduated from college. In addition, students declared under part-time student status, many of whom work full-time in order to make ends meet, also lose their insurance.

As an educator who has had the privilege of working with so many outstanding young adults. The young adult healthcare provision gives young Americans the security and stability of knowing they are protected up to age 26, allowing them the freedom to start their own businesses, move from job to job, and make career choices without the fear of losing health insurance.

Some insurance companies have voluntarily begun implementing the mandate early, responding to the call by the Secretary of Health and Human Services, Kathleen Sebelius. I applaud the actions of these insurance companies, who have realized that the gap between the end of the school year and the September time frame will result in many young Americans losing their health coverage. For a list of the companies that responded to Secretary Sebelius' call for early implementation, click here. http://www.hhs.gov/ociio/regulations/adult_child_fact_sheet.html

If early coverage is not an option, then young adults will qualify for an open enrollment period to join their parent's policy. Insurers and employers are required to notify their consumers and employees of this special open enrollment period, so please be aware or call your insurance company. I encourage you to spread the message to your peers about this significant landmark provision.